



PATENT
Attorney Docket No. 05793.3051

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	
Joseph D. LILLY et al.)	Group Art Unit: 3692
)	
Application No.: 09/780,468)	Examiner: N. B. Nguyen
)	
Filed: February 12, 2001)	
)	
For: SYSTEM AND METHOD FOR)	Confirmation No.: 6389
PROVIDING EXTRA LINES OF)	
CREDIT)	

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. § 1.97(b)

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), Applicants bring to the attention of the Examiner the listed documents on the attached PTO SB/08 Form. This Information Disclosure Statement is being filed concurrently with a Request for Continued Examination in the above-referenced application.

Applicants respectfully request that the Examiner consider the listed documents and indicate that they were considered by making appropriate notations on the attached form. The listed documents were cited in Application Serial No. 09/924,684, which is assigned to the same Assignee as this application (Serial No. 09/780,468). The published application for the '468 application was cited as alleged prior art against the '684 application, and thus, out of an abundance of caution, Applicants disclose the prior art references that were cited in the '684 application for consideration by the Examiner.

This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that each or all of the listed documents are material or constitute "prior art." If the Examiner applies any of the documents as prior art against any claim in the application and Applicants determine that the cited documents do not constitute "prior art" under United States law, Applicants reserve the right to present to the U.S. Patent and Trademark Office the relevant facts and law regarding the appropriate status of such documents.

Applicants further reserve the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should one or more of the documents be applied against the claims of the present application.

If there is any fee due in connection with the filing of this Statement, please charge the fee to Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

Dated: March 27, 2008

By: _____



Joseph E. Palys
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